

Highlights of FDIC Market Share Report

New Jersey Market as of June 30, 2005

30-Jun-05	No. of Institutions	Outside Of		Inside Of		
		New Jersey Market		New Jersey Market		
		No. of Offices	Deposits \$000	No. of Offices	Deposits \$000	Market Share
Total NJ-Chartered Banks	84	124	4,541,604	765	48,047,569	21.64%
Total Federally-Chartered NJ Banks	49	108	10,024,588	825	68,005,195	30.50%
Total NJ-Based Banks	133	232	14,566,192	1,590	116,052,764	52.14%
Total Out-Of-State Banks	38	16,123	1,776,988,480	1,632	106,502,729	47.86%
Total NJ and Out-of-State Banks	171	16,355	1,791,554,672	3,222	222,555,493	100.00%

Market Details:	No. of Institutions	No. of Offices	Deposits \$000	No. of Offices	Deposits \$000	Market Share
Home States of Out-of-State Banks:						
California	3	2,188	240,196,534	79	5,276,340	2.37%
Delaware	2	416	74,006,555	2	1,482	0.00%
Kansas	1	44	512,787	1	5,453	0.00%
New York	15	973	108,067,322	269	10,639,250	4.78%
North Carolina	2	8,294	798,581,730	781	62,611,416	28.14%
Ohio	1	2,507	380,019,915	52	3,930,085	1.77%
Pennsylvania	12	1,575	103,211,907	444	23,714,606	10.65%
Utah	1	2	52,019,281	1	0	0.00%
Virginia	1	124	20,372,449	3	324,097	0.15%
Total	38	16,123	1,776,988,480	1,632	106,502,729	47.86%

Top 5 NJ-Based State-Chartered Banks:

MERRILL LYNCH BANK&TRUST CO	0	0	2	9,544,335	4.29%
PROVIDENT BANK	0	0	79	4,024,052	1.81%
INVESTORS SAVINGS BANK	0	0	47	3,251,686	1.46%
COMMERCE BANK NORTH	0	0	36	3,086,806	1.39%
HUDSON UNITED BANK	101	3,780,842	102	2,788,807	1.25%
Total	101	3,780,842	266	22,695,686	10.20%

Top 5 NJ-Based Federal Banks:

COMMERCE BANK NATIONAL ASSN	73	6,722,360	148	14,819,577	6.66%
HUDSON CITY SAVINGS BANK	2	62,678	84	12,329,475	5.54%
TD WATERHOUSE BANK NA	1	348	1	9,241,037	4.15%
VALLEY NATIONAL BANK	8	994,448	154	7,670,436	3.45%
SUN NATIONAL BANK	10	123,230	66	2,421,777	1.09%
Total	94	7,903,064	453	46,482,302	20.89%

Top 5 Out-of-State State-Chartered Banks:

BANK OF NEW YORK	258	35,719,937	97	3,048,063	1.37%
NORTH FORK BANK	283	34,074,867	75	2,924,829	1.31%
INDEPENDENCE COMMUNITY BANK	74	7,946,310	52	2,497,464	1.12%
BANCO POPULAR NORTH AMERICA	125	7,556,222	14	774,523	0.35%
CITIZENS BANK OF PA	401	23,653,745	11	532,245	0.24%
Total	1,141	108,951,081	249	9,777,124	4.39%

Top 5 Out-of-State Federal Banks:

BANK OF AMERICA NA	5,462	537,397,565	447	39,564,581	17.78%
WACHOVIA BANK NATIONAL ASSN	2,832	261,184,165	334	23,046,835	10.36%
PNC BANK NATIONAL ASSN	513	38,488,515	299	16,097,929	7.23%
SOVEREIGN BANK	540	28,782,298	119	6,804,539	3.06%
JPMORGAN CHASE BANK NA	2,507	380,019,915	52	3,930,085	1.77%
Total	11,854	1,245,872,458	1,251	89,443,969	40.20%

NJ State-Chartered Banks with Deposits

Outside of the New Jersey Market:

HUDSON UNITED BANK	101	3,780,842	102	2,788,807	1.25%
SUSQUEHANNA PATRIOT BANK	23	760,762	15	583,960	0.26%
Total	124	4,541,604	117	3,372,767	1.51%

Host States of NJ State-Chartered Banks:

Out-Of-Market Deposits in \$000s					
	Hudson United		Susquehanna Patriot Bank		Total
Connecticut	42	1,687,125			1,687,125
New York	34	1,512,530			1,512,530
Pennsylvania	25	581,187	23	760,762	1,341,949
Total	101	3,780,842	23	760,762	4,541,604